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**PATENT APPLICATION**

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of

Tetsuro IWAMOTO

Group Art Unit: 3693

Application No.: 09/816,211

Examiner: H. DASS

Filed: March 26, 2001

Docket No.: 108991

For: SYSTEM AND METHOD FOR SUPPORTING PROVISION OF RATING RELATED SERVICE

**REQUEST FOR RECONSIDERATION**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In reply to the May 24, 2007 Office Action, reconsideration of the rejection is respectfully requested in light of the following remarks.

Claims 1-20 are pending in this application.

The Office Action rejects claims 1, 3, 5, 9, 11, 13 and 16 under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,112,190 to Fletcher et al. (hereinafter "Fletcher") in view of U.S. Patent No. 4,739,478 to Roberts et al. (hereinafter "Roberts"). Additionally, the Office Action rejects claims 2, 4, 6-8, 10, 12, 14, 15 and 17-20 under 35 U.S.C. §103(a) as being unpatentable over Fletcher in view of Roberts and further in view of U.S. Patent No. 5,615,408 to Johnson et al. (hereinafter "Johnson"). Applicant respectfully traverses these rejections.

Applicant asserts Fletcher, Roberts and Johnson, either individually or in combination, fail to teach or suggest a system for supporting provision of rating related services "wherein said financial state changing measure includes at least one of repayment for interest bearing debts by funds gained by a capital increase, repayment for interest bearing